

■ Member benefits

Explore the many ways Truliant can help you meet your financial goals.

[Click here to become a Truliant Member today!](#)





Dear Prospective Member,

Has financial service become a commodity? Can't you get a loan or build your nest egg anywhere among the many banks and credit unions available? What is your own company's competitive advantage? How do you differentiate your services to provide greater value?

Truliant has focused for more than 65 years on improving our members' lives by keeping their best interests at the forefront. As a member of Truliant, you and your team members will not be targeted for sales; you will be provided relevant and valuable information that helps you make the best financial decisions for your own short and long-range wellbeing. This will enable you to be more engaged as a member of your team and in the growth of your company. While other financial service providers may highlight consumer-focus as a marketing device, Truliant lives it and proves it every day through our actions.

Just a couple of examples to make the point; we will not advertise a loan rate unless at least half of our members would qualify for that rate; unlike many other bank and credit union lenders, we do not allow auto dealers to mark-up our loan rate based on what they can convince the member to accept at the dealership.

Truliant is a not-for-profit financial institution that values people over profits.

We are owned by our members and return our profits to them directly through lower loan rates, higher savings and investment rates, low to often no fees and outstanding services. Knowing that you can join because of your employment with your company provides a true benefit for you, your team and your families at no cost to your company.

With your busy life, you want convenient, efficient and reliable access. We provide that with:

- 30+ Member Financial Center locations staffed with carefully selected and trained Member Service Specialists to serve and guide you
- Best-in-class digital and mobile service through a convenient Tru2Go app that includes remote check deposit, alerts, balance updates and more
- Advanced Online Banking including new account opening, bill pay, electronic loan application/closing and more
- A full service Member Contact Center
- A 24/7 interactive phone banking system
- A fleet of local advanced automatic teller machines (ATMs) and shared branching locations throughout the U.S.
- Guidance through our TruFinancial Check-Up and No-Cost Credit Report Review

In summary, Truliant becomes immediately available to you and your team members, provides secure and convenient access and adds guidance that has your best interest at heart. Truliant offers this meaningful package of benefits in the traditional spirit of a member-owned credit union that you now can access.

This Member Benefits packet provides details on services, tools and more to help you get the most out of your banking relationship with Truliant Federal Credit Union. We welcome you to Truliant membership and we're confident that we can show you the value of using our services. Our mission is to improve your own and your family's life... that is beyond a commodity.

Stay tuned for Truliant at Work program updates at your workplace, for info on upcoming promotions, technology offerings, and more. We're proud to serve you. Thank you for being part of Truliant.

Sincerely,

A handwritten signature in black ink that reads "Todd Hall".

Todd Hall
President and CEO

Membership Application and Account Agreement



I would like to apply for the following Credit Union accounts/services:

- Savings Checking Select Money Market (minimum balance \$1,000)
 Christmas Club Vacation Club Select Plus Money Market (minimum balance \$100,000)

Member Name		Social Security Number	
Date of Birth	ID Type	ID Number	Issued By
Home Phone Number		Cell Phone Number	
Mailing Address		City	State Zip
Physical Address		City	State Zip
E-mail Address		Security Password	
Employer Name	Profession/Job Title	Length of Time With Employer	Employer Phone Number
I qualify for membership in the Credit Union through (Please select only one and complete the correlating information): <input type="checkbox"/> Employer: Employed By _____ <input type="checkbox"/> Relative/Household: Name _____ Relationship: _____ <input type="checkbox"/> Community: City/County _____ Select One: <input type="checkbox"/> Work <input type="checkbox"/> Residence <input type="checkbox"/> Church <input type="checkbox"/> School <input type="checkbox"/> Association: Name _____			
Joint Owner Name		Social Security Number	
Date of Birth	ID Type	ID Number	Issued By
Home Phone Number		Cell Phone Number	
Mailing Address		City	State Zip
Employer		Employer Phone Number	
Additional Joint Owner	Social Security Number	Date of Birth	ID Type and Number

Consent to Contact:

By providing the telephone number(s) above, you consent to Truliant Federal Credit Union, its agents, employees, or third parties contacting you at these telephone number(s) and any telephone number(s) provided in the future, through calls and text messages, using automatic telephone dialing systems and/or artificial or pre-recorded voice to inform you about products and services which may benefit you. You are not required to consent as a condition of purchasing any property, goods or service (including a loan). You may withdraw your consent at any time by written notice to Truliant Federal Credit Union, by phone call or by any other reasonable means, including opting out below.
 I do not consent to contact

Important Information about Identification Procedures:

To help the government fight the funding of terrorism and money laundering activities, Federal law now requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: Credit Union personnel will ask for your name, address, date of birth, and/or other information that will allow us to identify you. We may also ask to see your driver's license and/or other identifying documents.

Certification Under penalties of perjury, I certify that:

(1) The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and (2) I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by The Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and (3) I am a U.S. person (including a U.S. resident alien). My signature below constitutes my certification to the information set out in (1), (2) and (3) above.

Certification Instructions: You must cross out item (2) above if you have been notified by the IRS that you are currently subject to backup withholding because of underreporting interest or dividends on your tax return.

* The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

You hereby make application for membership in the Truliant Federal Credit Union (herein "Credit Union") and agree to conform to its laws, charter, bylaws, and amendments and subscribe for at least one share. All account terms published by the Credit Union are incorporated herein by reference. You authorize the Credit Union to establish the account(s) and loan(s) (subject to approval) you have indicated on this application, and agree to the terms of those agreements. You certify that all information herein is true and complete. You authorize the Credit Union to verify or obtain further information concerning your credit standing. All joint owners agree that each is joint on all accounts requested herein unless indicated otherwise in the "Joint Owner(s) Initials" section below, and all joint accounts are joint with rights of survivorship (see Account Terms for details). You also consent to receiving all account terms published by the Credit Union by electronic means to the e-mail address provided above (you may also request a hard copy

Complete the Signature(s) Below to Activate the Account.

X _____	_____	Joint Owner(s) - check each box for account being added to:				
Member Signature	Date	<input type="checkbox"/> Savings	<input type="checkbox"/> Checking	<input type="checkbox"/> Christmas	<input type="checkbox"/> Vacation	<input type="checkbox"/> Money Market
X _____	_____	<input type="checkbox"/> Savings	<input type="checkbox"/> Checking	<input type="checkbox"/> Christmas	<input type="checkbox"/> Vacation	<input type="checkbox"/> Money Market
Joint Owner Signature	Date	<input type="checkbox"/> Savings	<input type="checkbox"/> Checking	<input type="checkbox"/> Christmas	<input type="checkbox"/> Vacation	<input type="checkbox"/> Money Market
X _____	_____	<input type="checkbox"/> Savings	<input type="checkbox"/> Checking	<input type="checkbox"/> Christmas	<input type="checkbox"/> Vacation	<input type="checkbox"/> Money Market
Additional Joint Owner Signature	Date	<input type="checkbox"/> Savings	<input type="checkbox"/> Checking	<input type="checkbox"/> Christmas	<input type="checkbox"/> Vacation	<input type="checkbox"/> Money Market

Truliant At Work

Help your employees reach their financial goals.

BENEFITS FOR EMPLOYEES

- On-site financial education seminars
- Credit report review days
- Balance® money management service

BENEFITS TO COMPANIES

- Higher levels of job satisfaction
- Reduce stress
- Increase company loyalty

Create a more positive working environment. Start enjoying the benefits of Truliant At Work today!



Mobile & online banking

Manage accounts anytime with Tru2Go™ mobile and online services.

TRU2GO™ APP

- Pay bills & transfer funds¹
- Check balances & deposit checks
- Find Truliant locations/ATMs
- Login by thumbprint or eye scan
- Swipe for quick balances
- Choose Cashback rewards

ONLINE BANKING

- Transfer funds & pay bills
- Set text, email, & security alerts
- Financial guidance tools
- Apply for loans, open accounts
- Open certificate and other accounts

FEDERALLY INSURED BY NCUA. (1) Your mobile carrier's access and data fees may apply for mobile services.



Investment accounts

Investments for your financial security.

CERTIFICATES

- Guaranteed growth
- Terms from 3-to-60 months
- Make additional deposits to Flex Certificates
- Open select certificates online

MONEY MARKET ACCOUNTS

- Tiers from \$1,000
- Check-writing availability
- Earn dividends
- Online and telephone withdrawals available

INDIVIDUAL RETIREMENT ACCOUNTS (IRAS)

- Traditional, Roth, SEP and Cloverdale
- IRA Savings, Money Market and Certificate¹ available
- Earn dividends with interest
- Free of maintenance fees

TRULIANT FINANCIAL ADVISORS²

- Experienced financial advisors
- Consultations by phone or appointment
- Retirement planning, IRAs, mutual funds, life insurance, estate planning & more

FEDERALLY INSURED BY NCUA. (1) Penalty for early withdrawal. (2) FR-1849255.1-0717-0819 Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. CBSI is under contract with the financial institution to make securities available to members. Not NCUA/NCUSIF/FDIC insured. May lose value. No financial institution guarantee. Not a deposit of any financial institution. CUNA Brokerage Services, Inc. is a registered broker/dealer in all fifty states of the United States of America.



Loans

Financial solutions for your biggest moments.

AUTO LOANS

- New & used vehicle loan options
- Rate discounts available
- Easy online application
- eSign loan documents
- Annual Skip-A-Pay option¹

HOME EQUITY LOANS & LINES OF CREDIT

- Use for remodeling, debt consolidation & more
- Low, fixed or variable rates
- No closing costs, maintenance fees or prepayment penalties²

MORTGAGES

- Fixed & adjustable rate options
- No prepayment penalty
- Refinance to cut payments
- Adjustable rate option available
- Manufactured home & land loans available

VISA® CREDIT CARDS

- Classic & Platinum card options
- Fixed & variable rates
- No annual, maintenance, cash advance or balance transfer fees³
- Added security with EMV Chip protection

Rates and terms subject to change prior to consummation of the loan. Loans are subject to credit approval. (1) Subject to Credit Union approval. Allows one skipped payment per loan per calendar year on qualifying loans. (2) No closing costs if loan is not paid off and closed within 24 months. No closing costs not applicable in GA. Appraisal fees may apply if appraisal is ordered and loan does not close. Up to \$400 in closing costs paid on residential property in SC. (3) International exchange rates are 1% per transaction. No closing costs not applicable in GA.



Checking & savings accounts

Enjoy personal checking and savings accounts that fit your needs.

MEMBERSHIP SAVINGS ACCOUNT

- Open with a \$5 deposit¹
- Begin using Online Banking
- Encourages financial responsibility
- Special low deposit certificate options

YOUTH SAVINGS ACCOUNT

- Encourages responsibility
- \$5 initial deposit
- Build knowledge of financial concepts
- Access to financial tools

BALANCE CHECKING

- Credit builder checking account to help you qualify for an upgrade to Basic Checking

AUTOMATIC SAVINGS ACCOUNTS

- Rainy Day Account transfers the change in your checking to this free account every business day
- Save Your Way Account offers systematic deposits with one withdrawal per quarter

FREE CHECKING²

- Earn dividends monthly
- Open Online
- Deposit checks by app with your smartphone
- Mobile wallet available

ADVANTAGE CHECKING

- Maintain \$2,500 minimum balance in a checking, savings or money market account³
- Dividends posted monthly
- Unlimited check writing privileges
- Open online

FEDERALLY INSURED BY NCUA. (1) Must meet eligibility requirements to join. (2) Must meet credit bureau and ChexSystems qualifications. Speak with a Truliant representative for additional details. (3) Free if minimum balance is maintained. If your balance falls below the minimum daily balance, your account will be subject to a \$7.50 fee for that month.



Additional loans & services

Finance your dreams with loans to fit your budget.

BOAT AND RECREATIONAL VEHICLE LOANS

- Low fixed rates
- Long-term financing available¹
- Finance vehicles up to 10 years old
- Refinance existing loan and save
- Rate discount for automatic payments

BUSINESS LOANS

- Commercial Real Estate Lending
- Operating lines
- Debt refinancing
- SBA 7a/USDA programs

CHRISTMAS CLUB ACCOUNT

- No monthly service charges or minimum balance⁴
- Earns interest monthly
- Add money anytime to reach your goal
- Funds transferred each November

DEBT CONSOLIDATION LOANS

- Low fixed rates
- Variety of terms available
- Helps pay debt quicker
- Defer first payment 90 days²

CREDIT UNION AUTO BUYING SERVICE³

- Skilled advisors find your vehicle
- 0.25% discount for Truliant members
- Convenient, time saving
- Access to a large inventory and buying power

HEALTH SAVINGS ACCOUNTS

- Earns dividends
- Eligible for members with high-deductible health plans (HDHP)
- Funds roll over every year
- Easy access through HSA-debit card & checks
- No maintenance fees

FEDERALLY INSURED BY NCUA. All loans subject to credit approval. Rates and terms are subject to change. Loans are subject to credit approval. (1) Only motor homes, campers and boats are eligible for loans that exceed 84 months. Motorcycles are not eligible for terms longer than 84-months. (2) Qualified borrowers may defer payments for 90 days after loan signing. Interest will accrue from the closing date of the loan until payments begin. Participating in this program results in a 90-day extension of the loan, maximum term 60-months. Cannot be combined with other offers. (3) CUABS is an independent NC licensed automobile dealer not owned or operated by Truliant. (4) Any withdrawal from the Christmas Club Account will result in a \$10 fee.



[Click here to become a Truliant Member today!](#)

Truly different.

